

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

Case No.: 3:16-bk-00461  
Chapter 13

In re:  
Caprina Beal,  
Debtor.

**OBJECTION TO CLAIM 18**

**NOTICE OF OPPORTUNITY TO OBJECT AND FOR HEARING**

Pursuant to Local Rule 2002-4, the Court will consider this matter without further notice or hearing unless a party in interest files an objection within thirty (30) days from the date this paper is entered on the docket. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court at 300 North Hogan Street, Suite 3-350, Jacksonville, FL 32202, and serve a copy on Cleaveland & Cleaveland, P.L., 1309 St. Johns Bluff Road North, Suite 105, Jacksonville, Florida 32225; Douglas Neway, Chapter 13 Trustee, P.O. Box 4308, Jacksonville, FL 32201; and U.S. Trustee, 135 W. Central Boulevard, Suite 620, Orlando, FL 32801.

If you file and serve an objection within the time permitted, the Court will schedule a hearing and you will be notified. If you do not file an objection within the time permitted, the Court will consider that you do not oppose the granting of the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

The Debtor, by and through the undersigned attorney, objects to allowance of the following claim pursuant to Federal Rule of Bankruptcy Procedure 3001(c) and (d):

1. On February 10, 2016 (the "Petition Date"), Caprina Beal (the "Debtor") filed a voluntary petition for relief (the "Petition") under Chapter 13 of Title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Middle District of

Florida, Jacksonville Division (the "Bankruptcy Court") in the case styled as *In re: Caprina Beal*, Case No. 3:16-bk-00461 (the "Bankruptcy Case").

2. United Consumer Financial Services filed Claim 18 alleging that it holds an unsecured claim for the Debtor's debt in the amount of \$313.98.

3. The Debtor objects to the allowance of Claim 18 because United Consumer Financial Services did not attach legible documentation or any other documents which would prove the existence and amount of its unsecured claim.

4. The estimated time needed to hear this objection if a hearing is required is ten (10) minutes.

WHEREFORE, the Debtor respectfully requests the Court to sustain this objection and disallow Claim 18.

Date: June 21, 2016

**CLEAVELAND & CLEAVELAND, P.L.**

/s/ Michael Ross Cleaveland

Michael Ross Cleaveland  
Attorney for the Debtor  
Florida Bar Number 166448  
1309-105 Saint Johns Bluff Road North  
Jacksonville, FL 32225  
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**CERTIFICATE OF SERVICE**

I hereby certify that on June 21, 2016, a copy of the foregoing **Debtors' Objection to Claim 18** was served electronically or by regular United States mail to the Trustee, the U.S. Trustee and to the creditor care of its agent at his dwelling house, usual place of abode, or place where he regularly conducts his business or profession listed below:

United Consumer Financial Services  
3936 East Fort Lowell, Suite 200  
Tucson, Arizona 85712

/s/ Michael Ross Cleaveland  
Michael Ross Cleaveland  
Attorney for the Debtor